## **COVID-19 ECONOMIC RESOURCES**

**Congressman Earl Blumenauer** ■ **Third District of Oregon** ■ **blumenauer.house.gov** 

# Frequently Asked Questions on Pandemic Unemployment Assistance

#### Who is eligible for Pandemic Unemployment Assistance under the CARES Act?

The CARES Act provides Pandemic Unemployment Assistance (PUA) for Oregonians not typically covered by regular Unemployment Insurance benefits. Those who are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits will be eligible for PUA. Eligible workers include the:

- Self-employed, 1099 contract workers, and gig workers who weren't already eligible
- Employees whose wages are not reported for unemployment insurance
- Employees who have not earned enough wages or worked enough hours for regular unemployment benefits, and
- People who were going to start work but could not.

**How much can I get from PUA?** The minimum PUA benefit is \$205 per week. You could be eligible for an increased benefit amount between \$205 and \$648 per week. Your weekly benefit amount is 1.25 percent of your total base year earnings. It is net earnings for self-employed workers, but gross earnings for other employees. Your payment will be at least the minimum weekly benefit (\$205) and no more than the maximum weekly benefit (\$648) identified under PUA.

- If you are eligible for PUA, you will receive at least the minimum weekly benefit amount.
- To be eligible for a higher weekly benefit amount, you must:
  - o have earned more than \$16,480 in the 2019 tax year, and
  - o provide proof of income for your most recently completed tax year (2019 for most people).
- You can use the form 196 PUA to estimate how much you may be eligible to receive. If you are eligible for PUA, you will also receive an additional \$600 in Federal Pandemic Unemployment Compensation (FPUC) benefits per eligible week from the week starting March 29 through the week July 25, 2020. This does not mean you will automatically receive FPUC for every week from March 29 through July; your eligibility will still need to be determined.



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#### How long will PUA last? And is it retroactive?

PUA benefits may last for up to 39 weeks if you are eligible and out of work due to the COVID-19 pandemic. Possible eligible weeks begin on the week starting February 2, 2020, through the week ending December 26, 2020. This does not mean you will automatically receive PUA for every week from February through December; your eligibility will still need to be determined.

#### How long will it take before I can get my payments?

We anticipate that tens of thousands of applications to be submitted, likely all at once. Each claim requires review for each week of eligibility, and that processing takes time. The PUA process can take as little as one week or up to a month, depending on the complexity of the claim. We will post more information on payment timeframes as it becomes available. Subscribe for notifications on the COVID-19 page to receive automatic updates.

#### What documentation will I need to show my previous income?

We will establish your claim at the minimum amount of \$205 per week without proof of income. However, you should still gather and keep your documentation in case your claim is audited. If you wish to have us evaluate your income to increase your benefit amount, you will need to submit proof of your earnings for your most recently completed tax year, such as:

- 2019 Business tax return showing your net income
- 2019 pay stubs
- 2019 W-2

For purposes of determining your benefit amount, your wages will be calculated using any earnings earned in covered employment and self-employment. In order for us to make these calculations, you will be required to provide proof of your net earnings from your self-employment for your most recently completed tax year.

PUA claims are subject to audit, including random audits. During those audits we may request proof of earnings from employment or self-employment. We will accept various forms of proof during this process. We may also ask for proof of your qualifying situation.

Failing to provide accurate information on the self-certification will result in a denial of the current and future PUA benefits. You will be required to pay back any benefits paid, and you may face federal criminal prosecution.



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#### What documentation do I need to show I was employed or self-employed?

You will be self-certifying that the information you are providing is true. Falsifying information on the self-certification will result in the denial of current and future PUA benefits, you will have to pay back any benefits paid, and you may face federal criminal prosecution.

### Am I also eligible for the extra \$600 a week while on PUA?

If you are eligible for PUA, you are also eligible for the additional \$600 per week included in the CARES Act. The \$600 per week Federal Pandemic Unemployment Compensation (FPUC) benefits will automatically be paid to you in a separate payment. If you are not eligible for PUA in a particular week, you will not receive the \$600 FPUC payment for that week either. FPUC is potentially payable for the weeks March 29, 2020, through July 25, 2020.